

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA, TAMPA DIVISION

IN RE:

PAMELA LYNN FROST,

CASE NO.: 8:15-bk-12857-CED
CHAPTER 13

Debtor(s).

CREDITOR'S OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

Subject Property: 18702 CHOPIN DR, LUTZ, FL 33558

Creditor, FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE") ("Creditor"), through its undersigned counsel and pursuant to 11 U.S.C. § 1325, hereby objects to confirmation of the Debtor's, PAMELA LYNN FROST ("Debtor"), Chapter 13 Plan [DE 11], and states:

1. **Summary of Objection:** The Debtor's Chapter 13 Plan fails to comply with the requirements imposed by the Bankruptcy Code as it does not adequately protect the Creditor's secured interest in the subject property and conform to the Debtor's contractual obligations under the Note and Mortgage.
2. **Summary of Facts:** The Debtor filed this voluntary Chapter 13 proceeding on December 31, 2015. The Creditor is a secured creditor, holding a security interest in the subject property located at 18702 CHOPIN DR, LUTZ, FL 33558 ("Property"), more fully described as:

**LOT 38, BLOCKS, CHEVAL WEST VILLAGE 6, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 84, PAGE 42, PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA. BEING THAT PARCEL OF LAND CONVEYED TO GREGORY L. FROST AND PAMELA L. FROST, HUSBAND AND WIFE, FROM THE RYLAND GROUP, INC. BY THAT DEED DATED 01103/2002 AND RECORDED 02/12/2002 IN DEED BOOK 11416, AT PAGE 1730 OF THE HILLSBOROUGH COUNTY, FL PUBLIC REGISTRY.
TAX MAP REFERENCE: 0727180HYOOOOOS000380U**

3. **The Plan Fails to Conform to the Creditor's Business Records:** The Plan provides for monthly payments to the Creditor in the amount of \$3,076.66. Although these proposed payments comply with the Debtor's contractual obligation under the Note is \$3,076.66, which consists of \$1,029.10 in escrow, the Plan fails to satisfy the arrearage on this loan, which are in the amount of \$217,451.50.

WHEREFORE, Creditor respectfully requests this Court to deny the confirmation of the Debtor's Chapter 13 Plan, require the Debtor to conform the Plan to the Creditors records and for any such further relief this Court deems property and just.

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By: /s/ Anila s. Rasul
Anila S Rasul
Florida Bar No.36378

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this day, March 11, 2016, a copy of the foregoing motion was furnished electronically and/or via first class U.S. Mail upon:

PAMELA LYNN FROST
18702 CHOPIN DR, LUTZ, FL 33558
Debtor(s)

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Trustee

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U.S. Trustee

By: /s Anila S Rasul
Anila S Rasul
Florida Bar No.36378